

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Clarence Edward Barnett and Doris Barnett

a/k/a Clarence E Barnette, Doris Barnett, Doris

McMillan, Doris McMillian

S.S. Nos.: xxx-xx-0621 and xxx-xx-8761

Mailing Address: PO Box 954, Raeford, NC 28376-

Case No. 11-80575

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 6, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 26, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/4/11

Lastname-SS#: Barnett-0621

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
SunTrust	3	2010 Chevrolet Impala
Hoke County Taxes	2	Land

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See 1)
SunTrust	3		**
Hoke County Taxes	2		**
			**
			**
			**
None			**
			**
			**
			**

REFLECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
GreenTree	1	\$30,581	5.00	\$306	\$623.77	1999 Champion Mobile home
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$5,108
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
	DMI= \$665	\$39,900

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,484** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.01** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Fingerhut
Post Office Box 1250
Saint Cloud, MN 56395-1250

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American Express
Post Office Box 981535
El Paso, TX 79998-1535

Fort Bragg Federal Credit Union
Attn: Collection Department
Post Office Box 70240
Fort Bragg, NC 28307-0240

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Badcock & More Home Furniture
Post Office Box 1034
Mulberry, FL 33860

GC Services Limited Partnership
Collection Agency Division
6330 Gulfton
Houston, TX 77081

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Best Buy
c/o HSBC Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

GE Money Bank
Bankruptcy Dept.
Post Office Box 103106
Roswell, GA 30076-3106

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citibank
Post Office Box 6500
Sioux Falls, SD 57117-6500

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Experian
P.O. Box 2002
Allen, TX 75013-2002

Citifinancial
3900 Raeford Road
Fayetteville, NC 28304-3381

Ginny's
1112 7th Avenue
Monroe, WI 53566-1364

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citifinancial Bankruptcy Department
Post Office Box 140489
Irving, TX 75014-0489

GreenTree
Attn: Managing Agent
Post Office Box 6154
Rapid City, SD 57709-6154

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Hhgregg
c/o GE Money Bank
Post Office Box 981127
El Paso, TX 79998

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit One Bank, N.A.
PO Box 98873
Las Vegas, NV 89193-8873

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Peebles
c/o World Financial Network Nat'l
Post Office Box 182125
Columbus, OH 43218-2125

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Sheria Oates
Post Office Box 954
Raeford, NC 28376

Lowe's
Post Office Box 965004
Orlando, FL 32896-5004

SunTrust
Attn: Managing Agent
Post Office Box 305053
Nashville, TN 37230-5053

Midnight Velvet
1112 7th Avenue
Monroe, WI 53566-1364

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Military Star
Disputes Unit
Post Office Box 650410
Dallas, TX 75265-0410

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wal-Mart
Post Office Box 965023
Orlando, FL 32896-5023

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Western Sky
aka Cash Call
Post Office Box 370
Timber Lake, SD 57656

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Sheria Oates
Post Office Box 954
Raeford, NC 28376